

In re:

Jeffrey C. Hogue
Tina L. Hogue
Debtors

Case No. 16-11569-pmm

Chapter 13

District/off: 0313-4

User: admin

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Date Rcvd: Jun 04, 2021

Form ID: 3180W

Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol**Definition**
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.**CERTIFICATE OF NOTICE****Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2021:**

| Recip ID | Recipient Name and Address |
|-----------------|---|
| db/jdb | + Jeffrey C. Hogue, Tina L. Hogue, 403 Oak Grove Road, Reading, PA 19601-1038 |
| smg | + Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603 |
| smg | City Treasurer, Eighth and Washington Streets, Reading, PA 19601 |
| smg | + Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520 |
| smg | + Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401 |
| smg | + Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300 |
| 13717068 | + Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284 |
| 13687315 | Berks County Tax Claim Bureau, Berks County Services Center, 633 Court Street, Second Fl., Reading, PA 19601-4300 |
| 13957617 | New Penn Financial, LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10675, Greenville, SC 29603-0675 |
| 13728781 | + Reading Baseball LP a/k/a Reading Fightin Phils, c/o Melissa E. Scott, Esquire, Fox Rothschild LLP, 747 Constitution Drive, Suite 100, Exton, PA 19341-1297 |
| 14352917 | + U.S. Bank National Association, not individually b, P.O. Box 10826, Greenville, SC 29603-0826 |

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------------|--|----------------------|--|
| smg | EDI: PENNDEPTREV | Jun 05 2021 03:03:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jun 05 2021 01:12:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | + Email/Text: usapae.bankruptcynotices@usdoj.gov | Jun 05 2021 01:13:00 | U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 |
| 13708750 | EDI: BMW.COM | Jun 05 2021 03:03:00 | BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016 |
| 14587447 | + EDI: AISACG.COM | Jun 05 2021 03:03:00 | BMW Financial Services NA, LLC c/o AIS Portfolio S, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 13705875 | Email/Text: Bankruptcy.RI@Citizensbank.com | Jun 05 2021 01:12:00 | Citizens Bank of Pennsylvania, Charles M Koutsogiane, AVP, One Citizens Drive, Managed Assets, ROP3, Riverside, RI 02915 |
| 13773014 | + EDI: WFNNB.COM | Jun 05 2021 03:03:00 | COMENITY CAPITAL BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 |
| 14045161 | + Email/Text: dsgrdg@ptdprolog.net | Jun 05 2021 01:12:00 | David S. Gellert, Esquire, David S. Gellert, P.C., 3506 Perkiomen Avenue, Reading, PA 19606-2711 |
| 13695652 | + EDI: DISCOVER.COM | Jun 05 2021 03:03:00 | Discover Bank, Discover Products Inc, P.O. Box 3025, New Albany Ohio 43054-3025 |
| 13687334 | EDI: IRS.COM | | |

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| | | | |
|----------|---|----------------------|---|
| 13687336 | EDI: PENNDEPTREV | Jun 05 2021 03:03:00 | Internal Revenue Service, P. O. Box 7346, Philadelphia, PA 19101-7346 |
| 13687336 | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jun 05 2021 03:03:00 | PA Dept. of Revenue, Bankruptcy Division, Dept. 280946, Harrisburg, PA 17128-0946 |
| 14265364 | + Email/Text: bncmail@w-legal.com | Jun 05 2021 01:12:00 | PA Dept. of Revenue, Bankruptcy Division, Dept. 280946, Harrisburg, PA 17128-0946 |
| 13758967 | EDI: WFFC.COM | Jun 05 2021 01:13:00 | SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 |
| 13741519 | EDI: ECAST.COM | Jun 05 2021 03:03:00 | Wells Fargo Bank, N.A., 1 Home Campus X2303-01A, Des Moines, IA 50328-0001 |
| | | | eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262 |

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| 14265802 | *+ | SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 06, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 3, 2021 at the address(es) listed below:

| Name | Email Address |
|------|---------------|
|------|---------------|

CHARLES GRIFFIN WOHLRAB
on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing cwohrlab@raslg.com

CHRISTOPHER M. MCMONAGLE
on behalf of Creditor New Penn Financial LLC d/b/a Shellpoint Mortgage Servicing cmcmonganle@sterneisenberg.com, bkecf@sterneisenberg.com

CHRISTOS A. KATSAOUNIS
on behalf of Creditor Commonwealth of Pennsylvania Department of Revenue RA-occbankruptcy5@state.pa.us, RA-occbankruptcy6@state.pa.us

DAVID S. GELLERT
on behalf of Debtor Jeffrey C. Hogue dsgrdg@ptdprolog.net

DAVID S. GELLERT
on behalf of Joint Debtor Tina L. Hogue dsgrdg@ptdprolog.net

JASON BRETT SCHWARTZ
on behalf of Creditor Financial Services Vehicle Trust jschwartz@mesterschwartz.com

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JILL MANUEL-COUGHLIN

on behalf of Creditor CITIMORTGAGE INC. bankruptcy@powerskirk.com

JOSHUA I. GOLDMAN

on behalf of Creditor Ditech Financial LLC Josh.Goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com

KEVIN G. MCDONALD

on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmllawgroup.com

KEVIN G. MCDONALD

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bkgroup@kmllawgroup.com

KEVIN G. MCDONALD

on behalf of Creditor Ditech Financial LLC its successors and/or assigns bkgroup@kmllawgroup.com

LISA MARIE CIOTTI

on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com ecf_frpa@trustee13.com

MATTEO SAMUEL WEINER

on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmllawgroup.com

REBECCA ANN SOLARZ

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bkgroup@kmllawgroup.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

THOMAS I. PULEO

on behalf of Creditor DITECH FINANCIAL LLC tpuleo@kmllawgroup.com bkgroup@kmllawgroup.com

United States Trustee

USTPRegion03.PH.EDF@usdoj.gov

TOTAL: 17

Information to identify the case:

| | | |
|---|----------------------------------|--|
| Debtor 1 | Jeffrey C. Hogue | Social Security number or ITIN xxx-xx-6279 |
| | First Name Middle Name Last Name | EIN ----- |
| Debtor 2 (Spouse, if filing) | Tina L. Hogue | Social Security number or ITIN xxx-xx-5459 |
| | First Name Middle Name Last Name | EIN ----- |
| United States Bankruptcy Court Eastern District of Pennsylvania | | |
| Case number: 16-11569-pmm | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffrey C. Hogue

Tina L. Hogue

6/3/21

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.